

SAIGON NATIONAL BANK

	CPP Disbursement Date 12/23/2008	Cert 57974	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$50	\$49	-2.1%		
Loans	\$27	\$31	16.5%		
Construction & development	\$0	\$1			
Closed-end 1-4 family residential	\$1	\$1	-2.7%		
Home equity	\$0	\$1	714.9%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$3	\$4	5.2%		
Commercial real estate	\$21	\$24	13.2%		
Unused commitments	\$1	\$2	147.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$2	-24.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$19	\$15	-22.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$40	\$37	-7.0%		
Deposits	\$37	\$33	-10.4%		
Total other borrowings	\$3	\$4	33.3%		
FHLB advances	\$3	\$4	33.3%		
Equity					
Equity capital at quarter end	\$10	\$12	18.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	20.1%	24.4%	--		
Tier 1 risk based capital ratio	32.2%	33.0%	--		
Total risk based capital ratio	33.5%	34.3%	--		
Return on equity ¹	21.7%	-8.3%	--		
Return on assets ¹	3.9%	-2.0%	--		
Net interest margin ¹	3.6%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	142.4%	209.2%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.2%	-0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.7%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.5%	0.0%	--
Commercial real estate	5.7%	4.4%	0.0%	0.0%	--
Total loans	4.8%	3.4%	0.1%	0.0%	--